

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

DEREK C ROACH

Case No. 06-13435

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2006.
- 2) The plan was confirmed on 12/22/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/01/2008, 10/09/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2008, 07/29/2009, 02/08/2010.
- 5) The case was dismissed on 03/12/2010.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,180.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$44,978.39
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$44,978.39**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,176.12
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,176.12**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CASH N GO	Unsecured	1,858.49	2,770.98	2,770.98	0.00	0.00
AMERICAN COLLECTION	Unsecured	702.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	184.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	3,525.00	3,525.00	3,525.00	2,273.31	418.63
COMED LEGAL REVENUE RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	185.00	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	730.00	NA	NA	0.00	0.00
DYCK O NEAL INC	Secured	2,000.00	1,910.44	1,910.44	229.81	0.00
DYCK O NEAL INC	Secured	NA	0.00	0.00	9,017.31	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	286.21	NA	NA	0.00	0.00
ISLAND NATIONAL GRP	Unsecured	225.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1,649.30	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	1,052.00	636.02	636.02	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	306.00	274.74	274.74	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	457.00	464.71	464.71	0.00	0.00
RISCUITY	Unsecured	120.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	650.11	862.89	862.89	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	9,433.90	9,433.90	9,433.90	0.00	0.00
SONIC PAYDAY	Unsecured	1,443.78	NA	NA	0.00	0.00
TEX COLLECT	Unsecured	122.00	NA	NA	0.00	0.00
UNIFUND CORP OH	Unsecured	15.00	NA	NA	0.00	0.00
US CASH LLC	Unsecured	1,300.00	1,111.02	1,111.02	0.00	0.00
WILSHIRE CREDIT CORP	Secured	7,989.56	7,989.56	7,989.56	952.82	0.00
WILSHIRE CREDIT CORP	Secured	NA	0.00	0.00	26,910.39	0.00
WORLD FINANCIAL NETWORK	Unsecured	216.00	NA	NA	0.00	0.00
ZION CLINIC SC	Unsecured	297.00	297.00	297.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$35,927.70	\$0.00
Mortgage Arrearage	\$9,900.00	\$1,182.63	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,525.00	\$2,273.31	\$418.63
<b>TOTAL SECURED:</b>	<b>\$13,425.00</b>	<b>\$39,383.64</b>	<b>\$418.63</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,851.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,176.12</u>
Disbursements to Creditors	<u>\$39,802.27</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$44,978.39</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.